



FEDERAL BUREAU OF INVESTIGATION

Date of entry 10/12/2021

Brian Pinheiro, telephone number [REDACTED], email address [REDACTED], was interviewed telephonically. After being advised of the identity of interviewing agent and the nature of the interview, Pinheiro provided the following information:

Pinheiro is SVP, Chief Risk Officer for Northeast Bank (Northeast) and has been involved with the processing of PPP loans for the bank. Northeast has relied heavily on Lendio for helping with PPP loan applications and has leveraged Lendio's technology to process the loans. Northeast did receive a PPP loan application from Allison Baver Entertainment (ABE) through Lendio in April 2020. Pinheiro does not believe that Northeast Bank had any direct communication with Allison Baver regarding the PPP loan application. Northeast received multiple applications from Lendio for ABE because as Pinheiro understands it, every time ABE made an update to the application, a new DocuSign document was created and sent to the bank. From the bank's perspective, Northeast treated these as one application as they all had the same application ID. Northeast labeled the ABE PPP loan as "dead" and it was quickly taken out of the underwriting queue because the submission was incomplete due to the fact that average monthly payroll exceeded \$8,333 per employee. ABE eventually withdrew its PPP loan application.

Investigation on 09/22/2021 at Salt Lake City, Utah, United States (Phone)File # 29-SU-3324473 Date drafted 10/07/2021by Jason Henrikson

This document contains neither recommendations nor conclusions of the FBI. It is the property of the FBI and is loaned to your agency; it and its contents are not to be distributed outside your agency.

INV-FBI-01-00486